

REPORT
OF THE
BOARD OF
PENSION COMMISSIONERS
FOR
CANADA
FOR THE
YEAR ENDING MARCH 31, 1921

PRINTED BY ORDER OF PARLIAMENT



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1922

THE BOARD OF PENSION COMMISSIONERS FOR CANADA

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Lieut.-Colonel J. W. MARGESON, K.C., *Commissioner.*

Colonel E. G. DAVIS, C.M.G., M.D., F.A.C.S., *Commissioner.*

J. A. W. PATON,
Acting-Secretary.

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REPORT

OF THE

BOARD OF PENSION COMMISSIONERS

Pursuant to the provisions of section 6 (3) of the Pension Act, 1919, the Board of Pension Commissioners for Canada has the honour to submit its report for the fiscal year ending March 31, 1921.

Since the submission of the Board's last report the Pension Act has been amended by chapter 62 of 10-11 George V, effective September 1, 1920. The more important amendments are given below, together with a brief explanation of their application in each case.

In connection with interpretations the following subsections have been amended:—

Section 2 (*g*) (as amended) "disability" means "the loss or lessening of the power to will and to do any normal mental or physical act."

This subsection was amended in order to make the interpretation of the Pension Act more clear. It involved no change in practice.

Section 2 (*i*) (as amended) "member of the forces" means "any person who served in the naval, military or air forces of Canada since the commencement of the war."

The amendment to this subsection in effect provides for the payment of pensions at the rates set forth in the Act to members of any Canadian force from the commencement of the war and for the future. Thus members of the Permanent force, etc., who have been injured, etc., on service will be entitled to pension under this Act. The death or disability must, however, be attributable to military service to be pensionable. (See remarks on section 11.)

Section 11 was amended to read as follows:—"The Commission shall award pensions to or in respect of members of the forces who have suffered disability in accordance with the rates set out in Schedule A of this Act, and in respect of members of the forces who have died in accordance with the rates set out in Schedule B of this Act, when the disability or death in respect of which the application for pension is made was attributable to military service."

The change made in section 11 applied the "attributable to service" principle in *all* future cases but it is to be noted (see section 29 of the amending Act) that cases in which the death or disability was suffered previous to September 1, 1920, must be dealt with from the point of view of "incurred or aggravated during military service" in accordance with the Pension Act before its amendment.

Section 22 of the Pension Act was repealed.

The repeal of this section means that pension under the Pension Act may be paid irrespective of whether a man has been awarded a pension under any other Act of Parliament of Canada. Thus a man in receipt of a long-service pension under the Militia Pension Act would not be debarred from receiving pension under the Pension Act and *vice versa*. Changes have also been made in the Militia Pension Act, 1901, and in the Royal Northwest Mounted Police Act to allow of the payment of both pensions.

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Section 25 (3) was amended as follows: "No deduction shall be made from the pension of any member of the forces who has served in a theatre of actual war on account of any disability or disabling condition which existed in him previous to the time at which he became a member of the forces: Provided that no pension shall be paid for a disability or disabling condition which at such time was wilfully concealed, was obvious, was not of a nature to cause rejection from service, or was a congenital defect."

The above amendment was in accordance with the practice already in force by the Board, and is self-explanatory.

Section 27 (1) was amended as follows: "A member of the forces holding the rank of Sub-Lieutenant (Naval) or Lieutenant (Militia) or a lower rank who is totally disabled and helpless, whether entitled to a pension of Class One or of a lower class and who is, in addition, in need of attendance, shall be entitled, if he is not cared for under the jurisdiction of the Department of Soldiers' Civil Re-establishment, to an addition to his pension subject to review from time to time, of an amount in the discretion of the Commission not less than two hundred and fifty dollars per annum and not exceeding seven hundred and fifty dollars per annum."

The above amendment is self-explanatory.

Section 31 (3) was amended as follows: "When a member of the forces, previous to his enlistment or during his service, was maintaining or was substantially assisting in maintaining one or both of his parents, an amount not exceeding one hundred and eighty dollars per annum may be paid to him for each of such parents as long as he continues such maintenance."

The amendment to this section provides for the payment of an additional pension to a disability pensioner for a parent or parents even though he is receiving additional pension on account of his wife or children.

Section 32 was amended as follows: "When a pensioner pensioned on account of a disability has died and his estate is not sufficient to pay the expenses of his last sickness and burial, the Commission may pay such expenses, or a portion thereof, but the payment in any such case shall not exceed one hundred dollars."

The amendment to this section provides for the payment of funeral expenses in the case of the death of a pensioner whether he died as the result of the disability for which he was pensioned, or not.

Section 34 (2) was amended as follows: "In cases in which a member of the forces has died leaving a widow or a widow and children or orphan children entitled to pension, in addition to a parent or person in the place of a parent who, previous to his enlistment or during his service, was wholly or to a substantial extent maintained by him, the Commission may, in its discretion, award a pension to each such parent or person not exceeding one hundred and eighty dollars per annum."

The amendment to this section provided for the payment of an additional pension for a parent or parents of a deceased member of the forces even though his widow or children are receiving pension.

Section 34 (4) was repealed and the following subsection substituted therefor: "In cases in which a member of the forces has died leaving more than one parent or person in the place of a parent who were wholly or to a substantial extent maintained by him, the pension for one such parent or person may be increased by an additional

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amount not exceeding one hundred and eighty dollars per annum and the total pension apportioned between such parents or between the parent and such other persons."

This is a new subsection and provides for the payment of an additional pension when a deceased member of the forces left more than one parent whom he was supporting.

Section 34 (5): "The pension to any parent or person in the place of a parent shall be subject to review from time to time and shall be continued, increased, decreased, or discontinued in accordance with the amount deemed necessary by the Commission to provide a maintenance for such parent or person, but in no case shall such pension exceed the amount of pension prescribed for parents in Schedule B of this Act."

This subsection is identical with the previous section 34 (4), first paragraph.

Section 34 (6): "When a parent or person in the place of a parent has unmarried sons residing with him or her who should, in the opinion of the Commission, be earning an amount sufficient to permit them to contribute to the support of such parent or person, each such unmarried son shall be deemed to be contributing not less than ten dollars a month towards such support."

This is a new subsection and is self-explanatory.

Section 34 (7) was amended as follows: "The pension to a widowed mother shall not be reduced on account of her earnings from personal employment or on account of her having free lodgings, or so long as she resides in Canada on account of her having an income from other sources which does not exceed two hundred and forty dollars per annum."

This is an amendment to the first proviso of the previous subsection 34 (4). It is to be noted that outside Canada the pension of a widowed mother will not be reduced on account of her earnings or on account of her having free lodgings and that inside Canada it will also not be reduced if she has an income which does not exceed two hundred and forty dollars a year or twenty dollars a month.

Section 46 was amended as follows: "When a person of the rank of Warrant Officer or of a higher rank who was domiciled and resident in Canada at the beginning of the war has been awarded a smaller pension than he would have been entitled to under this Act for a disability incurred during the war in any of His Majesty's naval, military or air forces other than the naval, military or air forces of Canada, he shall, on resuming his residence in Canada and during the continuance of such residence, be entitled to such additional pension as will make the total of the two pensions received by him equal to the pension he would have been awarded in respect to such disability, had he been serving in the military service of Canada."

The effect of this amendment is to exclude members of the Imperial forces, below the rank of Warrant Officer, from receiving supplementary pension payable by Canada. This amendment became necessary owing to the fact that, subsequent to the passing of the Pension Act, this class of pensioner was given under Royal Warrant, the right of electing whether they would accept Canadian or British rates, thus relieving Canada of this responsibility.

Section 47 was amended as follows: "When a person of the rank of Warrant Officer or of a higher rank in any of His Majesty's naval, military or air forces other than the naval, military or air forces of Canada or when a person in the naval, military or air forces of one of His Majesty's Allies who was domiciled and resident in

Canada at the beginning of the war has died during the war or thereafter as the result of a disability incurred during the war or demobilization and his widowed mother, widow or children have been awarded a smaller pension than they would have been entitled to under this Act in respect of his death, such widowed mother, widow or children shall be entitled, during the continuance of their residence in Canada, to such additional pension as will make the total of the two pensions received by them equal to the pension that would have been awarded if the person aforesaid had died in the military service of Canada."

The effect of this amendment is to exclude the dependents of members of the Imperial forces, below the rank of Warrant Officer, from receiving supplementary pension payable by Canada. This class of pensioner also became entitled under Royal Warrant, as in the case of members of the Imperial forces below the rank of Warrant Officer, to the right of election between Canadian and British rates of pension. Canada, however, still assumes the responsibility in the case of His Majesty's Allies, of supplementing the pensions of the dependents of *all* ranks who were pre-war residents of Canada.

Section 47a. "The pensions which are now being paid by Great Britain for disabilities or deaths which occurred during the South African War to or in respect of members of the Canadian contingents which served in that war shall hereafter be supplemented during the continuance of the residence in Canada of the recipients of such pensions by such additional pension as will make the total of the two pensions received by them equal to the pension that would have been awarded if they had been disabled or had died in the military service of Canada during the war."

This is a new section and is self-explanatory.

Section 47b. "The pensions which are now being paid to or in respect of members of those forces who served in the Fenian Raid or Northwest Rebellion, during the continuance of the residence in Canada of the recipients of such pensions, shall hereafter be increased to the rates set forth in Schedules A and B to this Act."

This is a new section and is self-explanatory.

ADDITIONAL BONUS

It was the opinion of the Special Parliamentary Committee on Pensions, Insurance and Re-Establishment, which sat during the 1920 spring session of Parliament, that the scale of pensions, even with the addition of the twenty per cent bonus authorized under the Pension Act, 1919, was inadequate, and upon the Committee's recommendation a further bonus, increasing the basic rate of pensions for the rank and file by fifty per cent, was authorized by Parliament.

The bonus was authorized in such a manner as to make the pensions for "other ranks" equal to that of Lieutenant. No bonus was authorized for commissioned ranks. Upon a further recommendation of the Committee the fifty per cent bonus was made payable only to pensioners residing in Canada. To pensioners residing outside of Canada the twenty per cent bonus authorized by the Pension Act, 1919, was continued.

The increase in the yearly liability by the additional bonus referred to above was \$6,050,000.

The pensions payable in respect of wives and children of disability pensioners (all ranks) were also permanently increased in accordance with the following tables:—

	Former Rate (Yearly)	Present Rate (Yearly)
Wife.. . . .	\$180	\$300
First child.. . . .	144	180
Second child.. . . .	120	144
Subsequent children.. . . .	96	120

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Pensions in respect of wives and children of pensioners with less than total disability were increased proportionately.

The estimated increased liability under this heading was \$1,000,000 per annum.

The totally disabled man having a wife and three children (of pensionable age) as a result of the changes outlined above had his yearly income increased from \$1,260 to \$1,644, made up as follows:—

	Former Rate		Present Rate	
	Monthly	Yearly	Monthly	Yearly
Totally disabled man.. . . .	\$60	\$720	\$75	\$900
Wife.. . . .	15	180	25	300
First child.. . . .	12	144	15	180
Second child.. . . .	10	120	12	144
Third child.. . . .	8	96	10	120
Total.. . . .	<u>\$105</u>	<u>\$1,260</u>	<u>\$137</u>	<u>\$1,644</u>

PENSIONS IN RESPECT OF CHILDREN OF WIDOWS (ALL RANKS)

	Former Rate (Yearly)	Present Rate (Yearly)
First child.. . . .	\$180	\$180
Second child.. . . .	120	144
Subsequent children.. . . .	96	120

Estimated increased liability, \$220,000.00 per annum.

Under Appendix "A" will be found a comparative table showing the number of pensions in force during the four years from 1918 to 1921, with a summary of the total number of claims made, giving the various classes of disability for which pension was awarded.

PENSIONS IN RESPECT OF ORPHAN CHILDREN (ALL RANKS)

	Former Rate (Yearly)	Present Rate (Yearly)
First orphan child.. . . .	\$360	\$360
Second orphan child.. . . .	240	288
Subsequent orphan children.. . . .	192	240

The increased liability under this heading is estimated at \$17,000 per annum.

Under Appendix "B" will be found a detailed statement showing the number of orphans in receipt of pension by families, and a similar statement in respect to pensioners' children.

COMPARISON OF RATES PAID SINCE THE COMMENCEMENT OF THE WAR

It is interesting to compare the rates paid for the average family since the beginning of the war. In 1914-15 a totally disabled man, wife and three children received \$27.50 a month. In 1915-16 the same family received \$37 a month. In 1916-17 they would receive \$58 a month. In 1917-18 they received \$82 a month. Up to September, 1919, they received \$88 per month. During the year September 1, 1919, to August 31, 1920, they received \$105 a month and from September 1, 1920, they received \$137 a month provided they lived in Canada and \$122 a month if they lived outside of Canada. Thus the pension for 1920-21, for a family of five, is almost exactly five times as much as it was when the war began and is two and one-half times as much as it was in 1916-17.

The pension for the widow has been increased almost in the same proportion. In 1915-16 a widow and three children were entitled to \$37 a month. In 1916-17 to \$50 a month. In 1917-19 to \$64 a month. From September 1, 1919, to August 31, 1920, to \$81 a month, and from September 1, 1920, to September 1, 1921, to \$97 a month provided she lived in Canada and to \$85 a month if she lived outside of Canada.

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It has often been asserted that the pensions paid by Canada are larger than those paid by any other country in the world. This was the case up to the time pension legislation was passed in 1920 by the United States Government. A totally and permanently disabled man in the United States receives \$1,200 per annum at the present time, whereas in Canada he receives \$900 per annum. In the United States, however, there is no increase above the \$1,200 per annum if the man has a wife and family. In this way the Canadian pension for a man and wife is equal to the rate paid in the United States and for a man, wife and children it is greater. For instance, a man wife and three children would receive \$1,200 in the United States whereas a man, wife and three children receive \$1,644 per annum in Canada. The Canadian pension is practically double the pension paid in any other country except the United States.

The following comparative scale shows the rates of pension payable in Canada under the amended Act of 1920, and those payable in allied countries for a soldier disabled to the extent of 100 per cent. Other classes are in proportion.

Country	Pensioner only	Pensioner and Wife	Pensioner, Wife and 1 child	Pensioner, Wife and 2 children	Pensioner, Wife and 3 children	Add. for Subsequent children	Allowance for helplessness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada.....	900 00	1,200 00	1,380 00	1,524 00	1,644 00	120 00	750 00
United States—							
Temporary disability.....	960 00	1,080 00	1,140 00	1,200 00	1,200 00	Nil.	240 00
Permanent disability.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	Nil.	240 00
United Kingdom.....	506 13	632 66	727 56	803 48	879 42	75 92	253 06
New Zealand.....	506 13	759 20	885 73	1,012 26	1,138 80	126 53	253 06
Australia.....	531 44	759 20	885 73	980 63	1,043 90	63 26	126 53
South Africa.....	379 60	506 13	601 12	685 36	759 20	63 26	442 86
France.....	480 00	480 00	540 00	600 00	660 00	60 00	
Italy.....	243 33	291 99	318 75	345 51	372 27	26 76	
Germany.....	From \$175.00 to \$316.33, according to nature of disablement.						

The rates for Canada include a bonus for one year to take effect September 1, 1920.

HELPLESSNESS ALLOWANCE

The allowance for a totally disabled soldier up to and including the rank of Lieutenant who is also helpless and in need of an attendant was also increased, upon the Committee's recommendation, to a maximum of \$750 per annum. The increased liability under this heading is estimated at \$40,000 per annum.

FINAL PAYMENTS IN CERTAIN CASES

It was represented to the Special Parliamentary Committee, previously referred to, that much discontent was caused by the payment of small pensions for disabilities of fourteen per cent in extent or under. The basic pensions for those disabilities amounted under the Pension Act of 1919 to \$2.50 per month for a disability of five to nine per cent in extent and \$5 for a disability of ten to fourteen per cent. The Committee received many requests for the payment of a lump sum in lieu of these pensions, and after considering the evidence recommended that members of the forces pensioned for disabilities of fourteen per cent in extent, or under, should be offered the option of continuing to receive their pension or of accepting a final payment in lieu thereof based on the extent of the disability and its probable dura-

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tion. Upon the above recommendation Parliament authorized the following additional paragraph as a foot-note to schedule A of the Pension Act, 1919:—

“Members of the forces disabled to an extent between five and fourteen per cent may elect to accept a final payment in lieu of the pensions set forth in this Schedule. The amount of such final payment, in cases of disability between five and nine per cent, shall not exceed three hundred dollars and in cases of disability between ten and fourteen per cent, shall not exceed six hundred dollars and shall be determined in accordance with the extent of the disability and its probable duration. Members of the forces permanently disabled between ten and fourteen per cent, shall receive six hundred dollars. Members of the forces permanently disabled between five and nine per cent shall receive three hundred dollars. If an election has been made to accept a final payment such election is final unless the disability of the member of the forces concerned becomes greater in extent in which case the pension shall be adjusted for the past period in accordance with the extent of the disability and the amount paid as a final payment shall be deducted. If a married pensioner desires to elect to accept a final payment the consent of his wife must be secured. Members of the forces who are in receipt of a pension for a disability of less than fourteen per cent in extent who elect to accept a final payment shall not be entitled to any payments of their pensions after the first day of September, 1920, and any payments which have been made subsequent to that date shall be recovered out of the final payment.”

Up to the 31st March, 1921, 18,261 pensioners with disabilities of less than fourteen per cent had accepted final payments under the above clause and the total amount paid out on this account was at that date, \$7,307,894.52.

A detailed statement showing the number of pensioners who have accepted final payments, and the amounts paid will be found in appendix “C”.

RECIPROCAL ARRANGEMENTS WITH GREAT BRITAIN AND OTHER COUNTRIES

The following extract from the *British War Pensions Gazette* outlines arrangements which were completed with the Imperial Ministry of Pensions in connection with visits to Canadian dependent pensioners resident in the United Kingdom:—

“The Minister of Pensions has agreed with the Canadian authorities to undertake the annual visitation, required by the Canadian Pension Act, of their pensioners, and the initial investigation of first applications for Canadian pension by claimants resident in the United Kingdom. The numbers involved are relatively small, and, having regard to the much greater responsibilities which the Canadian Government have undertaken in respect of British pensioners resident in Canada, the Minister is confident of the willing co-operation of Local War Pensions Committees in this connection.”

Consequent upon the completion of demobilization of the Canadian Expeditionary Force and the evacuation of Canadian troops from the United Kingdom, it was found necessary to reorganize the Board's British Branch, and this was completed in January, 1920. At the same time arrangements were entered into with the Imperial Ministry of Pensions whereby medical examinations of Canadian disability pensioners resident in the United Kingdom should be carried out by the Ministry.

The Imperial Ministry of Pensions also agreed to carry out, through its Foreign and Colonial offices, the medical examinations of Canadian pensioners resident in Europe and Africa.

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On the above arrangements becoming effective the Board's British Branch continued to function in the following manner:—

(a) The manager of the British Branch acts as a medium between the Ministry and the Board in regard to questions of policy arising out of the arrangements.

(b) Pension cheques are forwarded to the British Branch for distribution as previously. The British Branch advises the Board, on a daily list, of all changes of address.

The British Branch still acts on dependants' claims under the following procedure:

(a) On receipt of an application a form of questionnaire is sent out informing the applicant, or person acting on his behalf, of the provisions of the Canadian Pension Act. If the application is proceeded with and it is shown that a claim can obviously not be established, the British Branch informs the applicant that pension cannot be awarded, and advises the Board of the action taken.

(b) Where an award of pension appears possible the British Branch has the case investigated through the local War Pensions Committee, if necessary, and forwards the claim to Ottawa with a recommendation.

UNITED STATES

The following outlines the arrangement which was completed in January, 1921, and which is now in force in connection with the medical examination of Canadian pensioners resident in the United States:—

“When an ex-member of the Canadian Forces resident in the United States, requires medical treatment for a disability which he considers to be due to or aggravated by war service, he shall apply to the nearest medical representative or officer of the Bureau (United States Public Health Service, or other designated agency), who shall examine him and make such recommendations as he may consider desirable, through the Supervisor of the District, to the Director of the Bureau. If it is apparent that immediate treatment is required, for what appears to be a war disability, the medical representative of the Bureau can give the treatment or order the man to hospital, without waiting for specific authority.”

A statement showing the number of pensioners residing in other countries, together with the countries of residence will be found in appendix “D.”

TUBERCULOUS PENSIONERS

In accordance with the meaning of section seven of the Third and Final Report of the Special Parliamentary Committee previously referred to, the following procedure in connection with tuberculous pensioners was adopted by the Board:—

“All ex-soldiers who have served three or more months continuous service, without breakdown, and not having reached France, are discharged from the C.E.F., with pulmonary tuberculosis, which is considered by the Medical Advisory staff of this Commission to have originated prior to enlistment, shall be considered pensionable to the full extent of their disability, less a deduction of 10 per cent.

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All ex-soldiers who have served less than three months continuous service in the C.E.F., shall be considered as individual cases, demanding special attention, and the amount of pension shall be influenced by the presence or absence of factors that may have tended towards the reactivation of a tuberculous lesion. Examples of such factors are—exceptional or prolonged exposure, and chronic suppuration.

The procedure outlined above shall not become operative in any case until a definite diagnosis of pulmonary tuberculosis shall have been made, such diagnosis to be satisfactory to the Medical Advisory staff.

The above procedure shall go into effect at once in respect of all cases yet undealt with.

In the case of those men already pensioners under former procedure, whose review dates will recur within six months, the changes outlined above will become operative, following their re-examination.

Where the interval between August 1, 1920, and the date set for review is greater than six months, special examination shall be made, in connection with which change of procedure shall be effective.

Retroactivation in this latter type of case shall be made to date from August 1, 1920."

ORPHAN CHILDREN

Following representations made by the Board's district office representatives, the Commissioners entered into negotiations with the various Social Welfare organizations throughout Canada with a view to improving the general conditions in regard to the care and upbringing of orphan children of deceased soldiers.

As a result of these negotiations the Board has succeeded in securing for the benefit of pensioned orphan children the use of facilities employed by the organizations referred to above. Particularly has this been the case in Ontario, where the Soldiers' Aid Commission, acting under Bill 224 passed by the Provincial Government, had already taken steps to provide proper care and accommodation for ex-soldiers' children—either orphans or those whose parents are, for any reason whatever, unable properly to maintain and care for them. The Soldiers' Aid Commission has in operation two hospitals in the city of Toronto with accommodation for about 200 children. In addition, an outside service of some sixty private homes has been organized and children are placed with private families under the supervision of the Commission's Welfare Department.

The administration of pensions for orphan children resident in Ontario has now been completely transferred to the Soldiers' Aid Commission, except in those cases in which satisfactory legal guardians had already been appointed.

DISTRICT OFFICES

At the commencement of the fiscal year 1920-21 the Board had in operation twenty district offices situated at the following points:—St. John, N.B.; Halifax, N.S.; Sydney, C.B.; Charlottetown, P.E.I.; Quebec, P.Q.; Montreal, P.Q.; Ottawa, Ont.; Kingston, Ont.; Toronto, Hamilton, London, Port Arthur, North Bay, Ont.; Winnipeg, Man.; Regina, Sask.; Saskatoon, Sask.; Calgary, Alta.; Edmonton, Alta.; Vancouver, B.C.; Victoria, B.C.

During the month of April, 1920, the offices at Kingston, Charlottetown, Sydney, Port Arthur, North Bay, Quebec, and Victoria were closed.

TRAVELLING MEDICAL BOARDS

The reduction in the number of district offices became possible as a result of the decreased number of claims being received, and through the introduction of a system of travelling medical boards. Upon the completion of demobilization and the return of the soldiers to their homes the necessity of district offices, in the more sparsely settled sections of the country to provide pension information and otherwise assist pensioners or prospective pensioners, disappeared. The bulk of the work was found to be in connection with medical examinations in cases where pension had already been awarded and in examining ex-members of the forces in whom latent disabilities had made their appearance after discharge. It was consequently decided both in the interests of economy and more effective administration, to send out medical examiners from the larger centres to conduct the required examinations in outlying districts.

Under Appendix "E" will be found a detailed statement showing the number of medical re-examinations held during the twelve months ending March 31, 1921, and the number of pensions awarded, increased, decreased, or cancelled as a result thereof.

STAFF

On March 31, 1920, the total staff employed by the Board was 1,073. Of these, 629 were employed at the Board's head office in Ottawa, and the remainder in the district offices and the British branch.

On December 31, 1920, the number of staff employed had been reduced to—

Head office	521
District office	256
Total	777

Since its inception this Board has adopted the principle of employing returned soldiers wherever possible, and of the total number of males employed, over military age, on December 31, 1920, 92 per cent were ex-soldiers.

ROUTINE WORK OF THE BOARD

During the period from March 31, 1920, to December 31, 1920, the Board received approximately 432,960 letters and other correspondence, and a total number of 431,040 letters, etc., was dispatched.

The following details relate to the fiscal year ending March 31, 1921.

PENSIONS AWARDED

		Liability
Dependent..	1,751	\$ 635,521 00
Disability..	5,811	1,919,436 27
Total..	7,562	\$2,554,957 27

PENSIONS CANCELLED

		Liability
Dependent..	664	.....
Disability..	5,714	.....
Final payments..	18,261	.....
Total..	24,639	\$3,400,821 21

CLAIMS REFUSED

[illegible]

Liability

First and final payment..	714	\$50,810 00
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Dependents.. ..	19,209	Yearly liability.. ..	\$12,954,140	54
Disabilities.. ..	51,452	" "	18,230,697	16
Total.. ..	70,661	Total.. ..	\$31,184,837	70

Number of pension cheques issued.. .. .	920,981
Changes of address recorded.. .. .	75,591

Expenditure on pensions alone.. .. .	\$36,820,534
Cost of administration.. .. .	1,371,367
Total expenditure.. .. .	\$38,191,901

Percentage cost of administration.. . . .	3.7
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By virtue of Order in Council P.C. 2936, dated December 3, 1920, the Board's district offices were amalgamated with the district units of the Department of Soldiers' Civil Re-Establishment as from January 1, 1921. This Order in Council is as follows:—

P.C. 2936

CERTIFIED COPY of a Report of the Committee of the Privy Council approved by His Excellency the Governor General on the 3rd December, 1920.

The Committee of the Privy Council have had before them a report dated 30th November, 1920, from the Acting Minister of Soldiers' Civil Re-Establishment submitting that for some time past he has had under consideration the question of the amalgamation of certain activities of the Department of Soldiers' Civil Re-establishment and the Board of Pension Commissioners for Canada.

The Minister states that by his direction officers of the Department and of the Board have conferred together in order to ascertain what economy could be effected without interference with the work of the Department or of the Board.

The Department has branch offices in the principal cities of Canada and will require to maintain these for a considerable time to come. The Board also has branch offices in most of the same centres. The work carried out in the branch offices is partly medical and partly administrative in addition to the specific activities of the Department in connection with vocational training, et cetera.

Owing to the number of men coming forward for treatment for disabilities due to or aggravated by service, it is necessary for the Department to maintain a considerable staff of medical officers as well as attendant clerical help. The staff carried by the Board of Pension Commissioners in its unit administration numbers two hundred and seventy (270) made up of medical advisers, administrative and clerical staff.

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The officers of the Department and of the Board consider that an amalgamation in the branch offices is workable and would result in a saving in administration cost due to a possible reduction in the number employed by both organizations and due to the compilation of files and records which would necessarily follow.

At the present time in all districts except four, namely, Ottawa, Toronto, Vancouver, and Calgary, the offices of the Board of Pension Commissioners are in the same building and in many instances adjacent to the offices of the Department of Soldiers' Civil Re-establishment, so that it is felt that the change suggested could be brought about very expeditiously. The carrying out of this proposal would further eliminate a certain amount of overlapping and duplication of work.

The proposal is not designed to change the present method of administration. The unit heads of the Department of Soldiers' Civil Re-establishment, consisting of the assistant director and unit medical director, would deal directly with the Board of Pension Commissioners in Ottawa on all matters affecting pension, and instructions would be issued to them by the proper officials of the Board of Pension Commissioners.

The Minister therefore recommends that the district or unit organization of the Board of Pension Commissioners for Canada be absorbed by the unit organization of the Department of Soldiers' Civil Re-Establishment and that he be authorized to take the necessary steps to carry out this amalgamation at as early a date as possible.

The Committee concur in the foregoing recommendation and submit the same for approval.

(Sgd.) RODOLPHE BOUDREAU,
Clerk of the Privy Council.

APPENDIX " A "

COMPARATIVE Statement showing Pensions in Force during the Years 1918-1921.

DEPENDENTS		
Year	No.	Liability
1918.. .. .	10,488	\$ 4,168,602 00
1919.. .. .	16,753	9,593,055 50
1920.. .. .	17,823	10,841,169 50
1921.. .. .	19,209	12,954,140 54
DISABILITIES		
Year	No.	Liability
1918.. .. .	15,335	\$ 3,105,125 55
1919.. .. .	42,932	7,470,729 02
1920.. .. .	69,203	14,335,118 41
1921.. .. .	51,452	18,230,697 16

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921.

ALL RANKS COMBINED

Class of Pension being paid	Pensioners	Wives	Children	Parents	Mothers	Fathers
1.....	2,693	1,319	1,836	2	24	
2.....	15	6	11			
3.....	118	85	149			1
4.....	52	44	68			
5.....	559	338	492		7	1
6.....	1,177	632	822		5	
7.....	665	312	316		7	
8.....	800	372	404	1	9	
9.....	1,394	665	854	1	11	1
10.....	178	92	115		1	1
11.....	2,738	1,476	2,005		12	
12.....	534	274	354		3	
13.....	3,247	1,680	2,132		13	
14.....	1,103	568	749		2	
15.....	2,818	1,540	2,132		12	2
16.....	4,525	2,430	3,460	2	15	
17.....	8,738	4,787	6,948	3	21	
18.....	9,344	4,871	6,400		19	
19.....	7,656	3,772	5,787		2	
20.....	3,098	1,374	1,951		6	1
Total . . .	51,452	26,637	36,985	9	169	7

Special Allowances... 369

LIABILITIES

Pensioners.....	\$14,003,747 51
Wives.....	2,383,037 00
Children.....	1,708,687 00
Parents.....	606 00
Mothers.....	5,757 00
Fathers.....	555 00
Special allowances.....	128,307 62
	<u>\$18,230,697 16</u>

CLASSIFICATION of all Pensioners and Liability for each Class as at March 31, 1921

DEPENDENTS

Classification	No.	Yearly Liability
Widows.....	9,540	\$ 6,924,560 00
Mothers.....	6,435	2,519,932 00
Fathers.....	1,993	562,452 50
Grandparents.....	51	18,540 00
Children.....	16,855	2,581,798 00
Orphans.....	994	312,912 00
Brothers and sisters.....	181	29,146 00
Orphan brothers and sisters.....	15	4,800 00
	<u>36,064</u>	<u>12,954,140 50</u>

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CLASSIFICATION of all Pensioners and Liability for each Class as at March 31, 1921.—*Con.*

DISABILITIES

Classification	Pen- sioners	Wives	Children	Parents	Mothers	Fathers	Liability
Privates.....	43,890	22,310	31,066	6	168	4	15,465,197 80
Sergeants.....	4,536	2,717	3,946	2		1	1,519,473 14
R. S. M's.....	143	98	155			1	56,208 00
W. O's.....	76	62	95				32,016 00
Lieutenants....	1,581	712	715	1		1	500,815 60
Captains.....	754	447	568				304,536 00
Majors	341	217	340				150,737 00
Lieut.-Colonels..	112	64	86		1		57,503 00
Colonels.....	10	7	11				8,655 00
Br.-Generals....	9	3	3				7,248 00
	51,452	26,637	36,985	9	169	7	18,102,389 54
369 Special Allowances.....							128,307 62
							\$18,230,697 16

PRIVATES

Class of Pension being paid	Pensioners	Wives	Children	Parents	Mothers	Fathers
1.....	2,319	1,098	1,515	2	24	
2.....	13	5	9			
3.....	99	75	132			1
4.....	46	30	60			
5.....	487	289	450		7	1
6.....	1,012	527	672		5	
7.....	592	270	265		7	
8.....	728	332	357		9	
9.....	1,244	579	747	1	10	
10.....	160	84	105		1	
11.....	2,317	1,238	1,656		12	
12.....	467	240	292		3	
13.....	2,834	1,441	1,811		13	
14.....	960	471	642		2	
15.....	2,465	1,327	1,827		12	2
16.....	3,854	2,016	2,957	2	15	
17.....	7,448	3,988	5,792	1	21	
18.....	8,024	4,100	5,490		19	
19.....	6,225	3,062	4,693		2	
20.....	2,596	1,129	1,594		6	
Total.....	43,890	22,310	31,066	6	168	4

Special Allowances..... 344

LIABILITIES

Pensioners.....	\$11,997,976 00
Wives.....	2,027,864 80
Children.....	1,431,425 00
Parents.....	428 00
Mothers.....	5,649 00
Fathers.....	342 00
Special Allowances..	119,724 34
	\$15,583,409 14

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

SERGEANTS

Class of Pension being paid	Pensioners	Wives	Children	Parents	Mothers	Fathers
1.	201	121	207			
2.	1					
3.	9	7	13			
4.	4	4	8			
5.	35	29	27			
6.	90	53	81			
7.	36	22	31			
8.	45	26	24			
9.	77	53	69			
10.	6	1	2			1
11.	233	153	253			
12.	39	22	50			
13.	239	149	216			
14.	88	64	68			
15.	202	124	176			
16.	385	247	320			
17.	859	570	848	2		
18.	860	527	639			
19.	843	408	681			
20.	284	137	233			
Total	4,536	2,717	3,946	2		1

Special Allowances..... 12

LIABILITIES

Pensioners.....	\$1,107,956 54
Wives.....	230,358 60
Children.	182,079 00
Parents.....	144 00
Fathers.....	90 00
Special allowances.....	3,953 28
	<u>\$1,524,581 42</u>

CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

REGIMENTAL SERGEANT-MAJORS

Class of Pension being paid	Pensioners	Wives	Children	Parents	Mothers	Fathers
1.....	11	11	12	.....	.....	.....
2.....	.....	.....	.....	.....	.....	.....
3.....	1	.....	.....	.....	.....	.....
4.....	.....	.....	.....	.....	.....	.....
5.....	5	.....	1	.....	.....	.....
6.....	.....	1	1	.....	.....	.....
7.....	5	4	3	.....	.....	.....
8.....	.....	.....	.....	.....	.....	.....
9.....	2	2	2	.....	.....	.....
10.....	.....	.....	.....	.....	.....	.....
11.....	11	9	10	.....	.....	.....
12.....	1	.....	.....	.....	.....	.....
13.....	6	5	7	.....	.....	.....
14.....	1	.....	.....	.....	.....	.....
15.....	1	1	.....	.....	.....	.....
16.....	12	8	19	.....	.....	.....
17.....	23	16	42	.....	.....	.....
18.....	31	20	27	.....	.....	.....
19.....	13	12	12	.....	.....	.....
20.....	20	11	19	.....	.....	1
	143	98	155	.....	.....	1

Special Allowances..... 1

LIABILITIES

Pensioners.....	\$ 39,735 00
Wives.....	9,699 00
Children.....	6,819 00
Fathers.....	15 00
Special Allowances.....	475 00
	<u>\$ 56,743 00</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

WARRANT OFFICERS

Class of Pension being paid	Pensioners	Wives	Children
1.....	7	4	10
2.....	..	..	..
3.....	..	..	..
4.....	..	..	..
5.....	1	1	2
6.....	2	1	3
7.....	2	2	5
8.....	..	..	..
9.....	3	1	..
10.....	..	..	..
11.....	1	1	1
12.....	1	1	2
13.....	4	3	..
14.....	1	1	1
15.....	1	1	2
16.....	9	8	7
17.....	17	14	22
18.....	8	9	11
19.....	14	11	22
20.....	5	4	7
	76	62	95

Special Allowances 1

LIABILITIES

Pensioners.....	\$ 21,730 00
Wives	5,586 00
Children.....	4,700 00
Special Allowances...	325 00
	<u>\$ 32,341 00</u>

CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

LIEUTENANTS

Class of Pension being paid	Pensioners	Wives	Children	Parents	Mothers	Fathers
1	84	37	25			
2						
3	6	2	3			
4	2	1				
5	16	8	5			
6	35	20	22			
7	20	9	10			
8	15	7	12	1		
9	45	20	17			1
10	5	3	2			
11	108	30	36			
12	13	4	5			
13	101	42	50			
14	29	18	23			
15	86	40	40			
16	134	70	65			
17	234	105	136			
18	258	118	99			
19	270	121	115			
20	120	57	50			
Total	1,581	712	715	1		1

Special Allowances 6

LIABILITIES

Pensioners...	\$ 425,760 00
Wives	40,145 60
Children.....	34,940 00
Parents.....	34 00
Fathers	108 00
Special allowances	2,725 00
	<u>\$ 503,712 60</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

CAPTAINS

Class of Pension being paid	Pensioners	Wives	Children	Mothers
1.....	48	34	45	
2.....	1	1	2	
3.....	3	1	1	
4.....				
5.....	12	7	5	
6.....	21	20	29	
7.....	4	1		
8.....	10	6	7	
9.....	17	7	10	
10.....	4	2	4	
11.....	44	27	35	
12.....	8	4	4	
13.....	37	23	18	
14.....	16	10	13	
15.....	43	30	54	
16.....	83	51	51	
17.....	96	50	60	
18.....	103	61	76	
19.....	161	92	125	
20.....	43	20	29	
Total.....	754	447	568	

Special Allowances..... 1

LIABILITIES

Pensioners	\$ 230,950 00
Wives.....	44,211 00
Children.....	29,501 00
Special Allowances.....	550 00
	<u>\$ 305,212 00</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

MAJORS

Class of Pension being paid.	Pensioners	Wives	Children
1.....	11	7	8
2.....			
3.....			
4.....			
5.....	3	2	2
6.....	14	9	13
7.....	6	3	2
8.....	2	1	1
9.....	5	3	9
10.....	3	2	2
11.....	21	15	11
12.....	3	2	1
13.....	18	12	22
14.....	7	3	2
15.....	17	14	27
16.....	33	23	32
17.....	48	36	47
18.....	46	28	47
19.....	84	45	105
20.....	20	11	9
Total.....	341	217	340

Special Allowances..... 1

LIABILITIES

Pensioners...	\$ 117,747 00
Wives	18,665 00
Children.....	14,325 00
Special Allowances .	390 00
	<u>\$ 151,127 00</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

LIEUTENANT-COLONELS

Class of Pension being paid	Pensioners	Wives	Children	Mothers
1.....	10	6	11	.....
2.....	..	..	.....	.....
3.....	..	..	.....	.....
4.....	..	..	.....	.....
5.....	..	..	.....	.....
6.....	3	2	1	.....
7.....	..	..	.....	.....
8.....	1	1	3	.....
9.....	1	.....	.....	1
10.....	..	.....	.....	.....
11.....	2	2	3	.....
12.....	1	1	.....	.....
13.....	1	5	8	.....
14.....	.....	.....	.....	.....
15.....	3	3	6	.....
16.....	11	7	8	.....
17.....	13	8	1	.....
18.....	12	8	11	.....
19.....	39	16	24	.....
20.....	9	5	10	.....
Total.....	112	64	86	1

Special Allowances..... 1

LIABILITIES

Pensioners...	\$ 47,502 00
Wives.....	5,652 00
Children.....	4,241 00
Mothers.....	108 00
Special allowances.....	65 00
	<u>\$ 57,568 00</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

COLONELS

Class of Pension being paid	Pensioners	Wives	Children
1.	1	1	3
2. ....	..	..	..
3. ....	..	..	..
4. ....	..	..	..
5. ....	..	..	..
6. ....	..	..	..
7. ....	..	..	..
8. ....	..	..	..
9. ....	..	..	..
10. ....	..	..	..
11.	1	1	..
12. ....	..	..	..
13.	1	..	..
14.	1	1	..
15. ....	..	..	..
16.	1	..	1
17. ....	..	..	..
18. ....	..	..	..
19.	5	4	7
20. ....	..	..	..
Total...	10	7	11

Special Allowances..... 1

LIABILITIES

Pensioners.....	\$ 7,371.00
Wives.....	675 00
Children.....	609 00
Special allowances..	100 00
	<u>\$ 8,755 00</u>

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CLASSIFICATION of Disability Pensioners, by rank, as at March 31, 1921

BRIGADIER-GENERALS

Class of Pension being paid	Pensioners	Wives	Children
1.....	1		
2.....			
3.....			
4.....			
5.....			
6.....			
7.....			
8.....			
9.....			
10.....			
11.....			
12.....	1		
13.....			
14.....			
15.....			
16.....	3	2	
17.....			
18.....	1		
19.....	2	1	3
20.....	1		
Total.....	9	3	3

LIABILITIES

Pensioners.....	\$	7,020 00
Wives.....		180 00
Children.....		48 00
	\$	7,248 00

MEDICAL STATISTICS, Showing the Various Classes of Disability for Which Pension has been Awarded. Period: April 1, 1918, to March 31, 1921.

Based on Official Nomenclature

PENSIONS LISTED AS FOLLOWS

General diseases.. .. .	(comprising 10 groups)	2,647
Nervous system.. .. .	" 10 "	6,285
Special senses.. .. .	" 4 "	6,347
Circulatory system.. .. .	" 5 "	8,510
Respiratory system.. .. .	" 7 "	10,651
Digestive system.. .. .	" 4 "	3,898
Urinary system.. .. .	" 2 "	2,567
Genital system.. .. .	" 1 "	412
Amputations and disarticulations.. .. .	" 7 "	4,060
Ankylosis.. .. .	" 7 "	1,512
False and flail joints.. .. .	" 1 "	82
Fractures.. .. .	" 5 "	6,430
Flat feet.. .. .	" 1 "	2,389
Myalgia.. .. .	" 1 "	4,429
Osseous connective tissue.. .. .	" 1 "	6,123
Disease of the skin.. .. .	" 1 "	276
Adherent scar.. .. .	" 1 "	4,245
Disfigurement.. .. .	" 1 "	188
Wounds otherwise unclassified.. .. .	" 1 "	7,105
Total.. .. .		78,156

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APPENDIX " B "

STATEMENT Showing the Number of Orphan Children of Deceased Soldiers by Families

DEPENDENTS		
Number in Family	Number of Families	Number of Children
1.. .. .	383	383
2.. .. .	153	306
3.. .. .	64	192
4.. .. .	18	72
5.. .. .	3	15
6.. .. .	2	12
7.. .. .	2	14
Total.. .. .	625	994

BROTHERS AND SISTERS BY FAMILIES		
Number in Family	Number of Families	Number of Children
1.. .. .	67	67
2.. .. .	23	46
3.. .. .	11	33
4.. .. .	5	20
5.. .. .	2	10
6.. .. .	1	6
7.. .. .	1	7
Total.. .. .	110	189

ORPHAN BROTHERS AND SISTERS BY FAMILIES		
Number in Family	Number of Families	Number of Children
1.. .. .	8	8
2.. .. .	2	4
3.. .. .	1	3
Total.. .. .	11	15

STATEMENT Showing the Number of Pensioners' Children by Families

DEPENDENTS		
Number in Family	Number of Families	Number of Children
1.. .. .	3,704	3,704
2.. .. .	2,298	4,596
3.. .. .	1,264	3,792
4.. .. .	693	2,772
5.. .. .	248	1,240
6.. .. .	91	546
7.. .. .	17	119
8.. .. .	6	48
9.. .. .	3	27
10.. .. .	1	10
Totals.. .. .	8,325	16,854

DISABILITIES		
Number in Family	Number of Families	Number of Children
1.. .. .	9,246	9,246
2.. .. .	2,614	5,228
3.. .. .	3,027	9,081
4.. .. .	1,527	6,108
5.. .. .	803	4,015
6.. .. .	299	1,794
7.. .. .	135	945
8.. .. .	44	352
9.. .. .	14	126
10.. .. .	9	90
Totals.. .. .	17,718	36,985
Grand totals.. .. .	26,043	53,839

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APPENDIX "C"

STATEMENT Showing the Number of Final Payments by Agreement Under the Amended Pension Act of 1920, as at March 31, 1921.

Pensioners..	18,261
Wives..	9,551
Children..	13,388
Mothers..	24
Parents..	4
Fathers..	1
Sisters..	1
Total amount paid on account of above..	\$7,307,894 53
Estimated value of pensions as above..	\$1,844,505 00

APPENDIX "D"

STATEMENT Showing the Number of Canadian Pensioners Residing in Other Countries as at March 31, 1921.

England..	5,857
Scotland..	432
Ireland..	437
Wales..	168
United States..	4,297
Argentina..	1
Australia..	77
Bahama Islands..	2
Belgium..	25
Brazil..	2
British Guiana..	1
British East Africa..	2
British West Indies..	64
Bulgaria..	1
British Honduras..	1
Ceylon Islands..	1
Channel Isles..	19
China..	11
Cuba..	4
Denmark..	14
Egypt..	4
Finland..	3
France..	45
Greece..	6
Hawaiian Islands..	9
Holland..	4
Iceland..	1
India..	11
Isle of Man..	13
Isle of Wight..	20
Italy..	18
Japan..	25
Malta..	10
Mauritius..	1
Morocco..	1
Roumania..	1
Canary Island..	1
Isle of Skye..	1
Latvia..	1
Netherlands..	1
Montenegro..	1
Newfoundland..	105
New Zealand..	69
Norway..	12
Orkney Islands..	6
Poland..	5
Russia..	8
Serbia..	2
Shetland Isles..	8
Sicily..	2
South Africa..	25
Spain..	2
Straits Settlements..	2
South America..	17
Sweden..	11
Switzerland..	4
Turkey..	1
Grand total..	<u>12,872</u>

APPENDIX " E "

STATEMENT Showing Results of Medical Examinations held During the Twelve Months Ending March 31, 1921

	Awarded	Increased	Decreased	Cancelled
April..	747	550	858	830
May..	737	480	582	668
June..	604	507	675	528
July..	457	452	715	446
August..	640	394	390	423
September..	535	480	553	314
October..	482	378	424	342
November..	452	614	913	367
December..	369	452	845	389
January..	351	487	813	324
February..	234	385	594	240
March..	203	321	549	182
Totals..	5,811	5,500	7,911	5,053

APPENDIX " F "

MISCELLANEOUS PENSION STATISTICS For the Twelve Months Ending March 31, 1921.

DEATHS	
Disability pensioners..	530
Wives of disability pensioners..	187
Children of disability pensioners..	221
Widows..	37
Mothers..	114
Fathers..	92
Children of dependents..	59

MARRIAGES	
Widows..	772
Children..	3
Mothers..	34

EXPIRIES	
Children of dependents..	613
Orphans..	53
Brothers and sisters..	7
Orphan brothers and sisters..	3
Children of disability pensioners..	1,538

CANCELLED	
Widows..	54
Mothers..	46
Fathers..	33
Children of dependents..	44
Orphans..	12
Grand parents..	1
Brothers and sisters..	11
Orphan sisters..	1
Disability pensioners..	23,975
" wives..	12,140
" children..	17,141
" mothers..	33

Post discharge deaths from the beginning of the war to March 31, 1921—	
Due to service..	1,329
Not due to service..	997

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PERCENTAGES

Disabilities			
Married men..	22,705	=44.12%	of total disabilities
Single men..	28,747	=55.88%	" "
Nursing sisters..	197		
<hr/>			
Number of families of children..			17,718
Percentage of pensioners having children..			29.47%
Percentage of wives with children..			67.18%
Percentage of wives without children..			32.82%
Average number of children per family..			2.20%
<hr/>			
Percentage of total pensioners—			
Officers..			5.5%
N.C.O.'s and men..			94.5%
<hr/>			
Average Disability—			Liability
Officers—Class 16—25%—29%..			\$256 91
N.C.O.'s and men—Class 16—25%—29%..			225 00
Average pension being paid to disability pensioners, including allow- ances for wives and children and special allowances..			354 32
<hr/>			
Pensioners having 100% disability..		5%	of total pensioners
Pensioners having 50 to 99% disability..		15%	" "
" " 30 to 49% disability..	23.76%	"	"
" " 20 to 29% disability..	35.34%	"	"
" " 10 to 19% disability..	14.88%	"	"
" " 5 to 9% disability..	6.02%	"	"
<hr/>			
Discontinued with gratuity—2,235..			\$163,634 00
Average gratuity..			73 21
<hr/>			
Refusals..	3,432,	or 36.07%	of applications

DEPENDENTS

Widows..	9,540,	which is equal to 50.1%	of total dependents
Mothers..	6,435,	" " " " 33.5%	" " "
Fathers..	1,993,	" " " " 10.3%	" " "
Others..	1,167,	" " " " 6.1%	" " "
<hr/>			
Families of children..			8321
Percentage of widows with children..			82.2%
Percentage of widows without children..			17.8%
Average number of children per family..			2.8%
Average pensions being paid to dependents, including allowances for children..			\$674 47
<hr/>			
Amount paid to dependents entitled to receive two months' gratuity on award of pension, 906..			
Average gratuity..			\$ 51,693 33
<hr/>			
Widows who remarried received in gratuities—752..			\$501,280 00
Average gratuities..			666 60
<hr/>			
Refusals..	Dependents, 141, or 7.45% of applications		

MISCELLANEOUS PENSIONS (As at March 31, 1921)

	Dependents	Disabilities	Total
Fenian Raid, 1866.. . . . .	..	3	3
Riel Rebellion, 1885..	13	80	93
Pension Act, 1901..	25	450	475

DECORATIONS

D.C.M. gratuities..	1,169
V.C..	16
M.C..	12
With Bar..	3
Pensioners in receipt of decoration awards..	187
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Total..	1,387

